

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: JAMES E FITT JR
MICHELLE K FITT

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Case No. :12-bk-15649

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/08/2012.
- 2) The plan was confirmed on 02/06/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/20/2012, 09/26/2012, 10/17/2012, 06/24/2015.
- 5) The case was completed on 08/11/2016.
- 6) Number of months from filing or conversion to last payment: 50.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,788.19.
- 10) Amount of unsecured claims discharged without full payment: \$51,625.71.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 53,750.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 53,750.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,502.31	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,502.31
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DISCOVER BANK	Uns	6,619.00	6,619.11	6,619.11	548.24	0.00
FORD MOTOR CREDIT COMPANY	Sec	3,566.00	2,394.60	0.00	0.00	0.00
BACK BOWL I LLC	Uns	990.00	1,022.78	1,022.78	84.72	0.00
FIA CARD SERVICES	Uns	7,541.00	7,541.31	7,541.31	624.61	0.00
KEYSTONE RECOVERY PARTNERS	Uns	13,478.00	13,478.61	13,478.61	1,116.38	0.00
AZUREA I LLC	Uns	4,093.00	4,093.76	4,093.76	339.06	0.00
JP MORGAN CHASE BANK NA	Sec	6,422.00	6,548.59	7,016.84	6,676.30	0.00
AMERICAN EXP CENTURION BANK	Uns	2,696.00	2,696.08	2,696.08	223.30	0.00
NATIONSTAR MORTGAGE LLC	Sec	227,865.00	228,129.52	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	6,076.00	6,041.27	6,041.27	500.38	0.00
PORTFOLIO RECOVERY	Uns	2,981.00	2,981.98	2,981.98	246.98	0.00
EDUCATIONAL CREDIT MGMT	Uns	6,396.00	6,491.49	6,491.49	537.67	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	141.22	141.22	141.22	0.00
CITY OF PHILADELPHIA (LD)	Pri	10,000.00	15,703.00	15,703.00	15,703.00	0.00
DAVID M OFFEN ESQUIRE	Lgl	0.00	0.00	3,000.00	3,000.00	0.00
ABINGTON HEALTH PHYSICIANS	Uns	85.00	NA	NA	0.00	0.00
AMERI FINANCIAL SOLUTIONS	Uns	136.00	NA	NA	0.00	0.00
BCA FINANCIAL SERVICES	Uns	1,025.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
KERR AND COMPANY	Uns	875.00	NA	NA	0.00	0.00
MONTGOMERY HOSPITAL MC	Uns	250.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Pri	12,812.54	17,358.35	15,105.28	15,105.28	0.00
UNITED STATES TREASURY (IRS)	Uns	0.00	0.00	2,253.07	186.61	0.00
PA DEPARTMENT OF REVENUE	Pri	5,634.58	0.00	1,839.83	1,839.83	0.00
PA DEPARTMENT OF REVENUE	Sec	0.00	4,657.14	2,334.08	2,334.08	0.00
PA DEPARTMENT OF REVENUE	Uns	0.00	0.00	483.23	40.03	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 9,492.14	\$ 9,151.60	\$ 0.00
TOTAL SECURED:	\$ 9,492.14	\$ 9,151.60	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 32,648.11	\$ 32,648.11	\$ 0.00
TOTAL PRIORITY:	\$ 32,648.11	\$ 32,648.11	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 53,702.69	\$ 4,447.98	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,502.31	
Disbursements to Creditors	\$ 46,247.69	
TOTAL DISBURSEMENTS:		\$ 53,750.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/13/2016

By: /s/ Frederick L. Reigle, Esq.
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.